S/N 09/804,851

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: SARAT C. SANKARAN ET AL.

Examiner: Thu-Thao Havan

Serial No.: 09

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Group Art Unit: 3691

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Title:

INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME

FINANCIAL PLANNING

RESPONSE TO RESTRICTION REQUIREMENT

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Restriction Requirement mailed April 20, 2007, Applicant submits the following.